

For your

Your
BenefitsConnection
Group Insurance Commission

BENEFIT

Published quarterly by the GROUP INSURANCE COMMISSION for active and retired employees of the Commonwealth of Massachusetts

Mitt Romney, Governor

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Summer 2003

GROUP INSURANCE COMMISSION

*Providing Massachusetts State
Employees, Retirees, and Their
Dependents with Access to
Quality Care at
Reasonable Costs*

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**Over 11,500 Enrollees
Attended This Year's GIC
Health Fairs**



See Photos Inside



Important Reminders and Changes for Medicare-Eligible Enrollees

Medicare and GIC Benefits

Medicare is a federal health plan. Medicare Part A covers hospital care, some skilled nursing facility care and hospice care. Medicare Part B covers physician care, diagnostic X-rays and lab tests, and durable medical equipment. If you and/or your spouse is age 65 or over, visit Social Security to find out if you are eligible for Medicare Part A for free. **If you are eligible, state law requires that, to be covered by the GIC, you and/or your spouse must enroll in Medicare Part A. If you are retired you must also enroll in Part B and join a Medicare plan sponsored by the GIC.** If you do not enroll in Medicare Part A and Part B, the GIC is required to terminate your GIC health coverage. Cancellation of Medicare coverage or non-payment of monthly Medicare premiums will result in the loss of a retiree's GIC health insurance. We strongly urge you to weigh the serious ramifications of canceling or not paying the Medicare Part B premium.

Medicare Enrollees Receiving Monthly Social Security Checks

While funding was available, the GIC was able to refund the Medicare Part B premium annually, but the Commonwealth no longer has the funds to do so. As of July 1, 2003, the GIC will no longer be able to reimburse Medicare Retirees (and/or their spouses or survivors) for the Medicare Part B premium. The Social Security Administration will continue to deduct the entire Medicare Part B premium from your (your spouse's) Social Security check. In late summer 2003, however, you will receive a *small* refund check for the period of July 1, 2002 through June 30, 2003. We do not anticipate sending a refund check in 2004.

Medicare Enrollees Not Receiving Monthly Social Security Checks

If you were not entitled to receive Social Security checks from which the Medicare Part B premium was deducted, the GIC was paying your Medicare Part B premium for you. Due to the state's fiscal crisis, the GIC will no longer be paying Medicare Part B premiums to Social Security. In early May we contacted you if you are one of the 2300 enrollees for whom we were paying the Medicare Part B premium directly. In order to keep your GIC health coverage, you must pay the



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Important Reminders and Changes for Medicare-Eligible Enrollees

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Medicare Part B premium bill you will receive from Social Security. Be sure your address is up-to-date with the Social Security Administration by calling 1-800-772-1213.

Reminders - Age 65 or Over and Working

If you and/or your spouse is age 65 or over, visit Social Security to find out if you are eligible for Medicare Part A for free. If you are still working and eligible for Medicare Part A for free, enroll in Part A only. When you retire, you and/or your spouse must also enroll in Medicare Part B.

Reminders - Age 65 and Retired

If you and/or your spouse is age 65 or over, visit Social Security to find out if you are eligible for Medicare Part A

for free. If you are eligible, state law requires that, to be covered by the GIC, you and/or your spouse must enroll in Medicare Part A and Part B and join a Medicare plan sponsored by the GIC. If you do not enroll in Medicare Part A and Part B, the GIC is required to terminate your GIC health coverage. The GIC will notify you and/or your spouse at age 65 about your health plan options. Cancellation of Medicare coverage or non-payment of monthly Medicare premiums will result in the loss of a retiree's GIC health insurance.

For additional information about Medicare and your GIC benefits, visit the Your GIC Records section of our web site: www.mass.gov/gic.

What Does HIPAA Mean to You?

In mid-April you probably received a number of privacy statements from your health and dental/vision plans as well as from individual doctors and pharmacies when you had an office visit or prescription. Why? Because the privacy provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA) went into effect on April 14, 2003. These provisions protect the confidentiality of health-related information. HIPAA also requires standardized electronic transactions and physical and electronic safeguards. These components are in the process of being implemented.

Because of HIPAA, you may notice changes in your providers' offices. Files and patient lists that were previously visible to others are probably now out of plain view. Less obvious, but just as important, are other means to protect your medical information. Your providers and health plans retain medical and claim information. Now if a family member wants to intervene on your behalf with your med-

ical plan, he or she will need to obtain your written authorization to do so; these forms are available through your Plan (see page 7 for phone numbers).

Generally, the GIC maintains only enrollment and eligibility information. Refer to our *Notice of Privacy Practices* mailed to enrollees in the Indemnity Plan, PLUS Plan, Indemnity Medicare Extension, Commonwealth PPO and GIC Dental/Vision Plan in April (a copy is on the *Privacy* section of our web site) for a complete disclosure of your rights relating to this information. Keep in mind that if you would like GIC staff, your GIC Coordinator, or your legislator to intervene on your behalf with a Plan, you need to authorize us (or your Coordinator or legislator) in writing to do so. When in doubt about the need for an authorization, complete an authorization form to be on the safe side.

These forms, as well as other privacy-related forms, are on the Privacy section of our web site.

Public Service Agency Web Site Helps Health Care Consumers Become Informed

If you are looking for tools to help you become a more informed health care consumer, the Agency for Healthcare Research and Quality provides helpful information. Their web site, located at www.ahrq.org, provides a wealth of tips and evidence-based research to help you maximize your health care experience. The site includes tips for preventing medical errors, checklists for choosing a health plan, doctor, treatment, hospital and long-term care, and references to help you prepare for medical tests, plan for surgery, and get the most from your appointment with your physician. Check it out - it's free and worthwhile.

Getting Relief from Reflux and Heartburn



More than 60 million people over the age of 50 (and some pregnant women) experience Gastroesophageal Reflux Disease (GERD) at least once a month. The most common symptom is heartburn, a burning feeling behind the breastbone. Unlike pain associated with heart disease, heartburn pain is not usually associated with exercise, and becomes more acute when you lie down and after eating. It is caused when the muscle connecting the esophagus with the stomach (lower esophageal sphincter - LES) is weak or relaxes inappropriately, allowing the stomach's contents to flow up into the esophagus. The stomach contents can cause the burning sensation called heartburn because stomach contents are acidic, and the lining of the esophagus is not protected from acid.

If you have been diagnosed with GERD, your doctor will suggest that you avoid the following, which weaken the LES: Chocolate, peppermint, fatty foods, coffee, alcoholic beverages, citrus fruits and juices, tomato products, pepper and smoking

Your doctor may also recommend losing weight, eating meals at least 2 to 3 hours before bedtime, reducing the size of portions at mealtime, and elevating the head of your bed on 6-inch blocks, or sleeping on a specially-designed wedge. Nonprescription antacids can provide temporary or partial relief.

For chronic reflux and heartburn, your doctor may prescribe medications. H2 blockers, which inhibit acid secretion in the stomach, relieve symptoms in up to 70% of patients with GERD. If H2 blockers are not effective, your doctor may prescribe proton-pump inhibitors, which decrease the acid in the stomach. As with all conditions, follow your doctor's advice and make the lifestyle changes he or she has recommended. Take your medication as directed. If you have followed these measures, but your heartburn returns, consult with your doctor.

The GIC's Paul Murphy, Supervisor of Operations, directs an enrollee to a GIC plan table at the Wrentham Developmental Center's health fair.



New Online Hospital Research Tool

In keeping with our mission of providing enrollees with useful health care information, GIC enrollees now have a new tool for doing their own research about area hospitals. Subimo's Healthcare Advisor™, provided to the GIC by UNICARE, includes condition or disease specific hospital comparisons based on the following criteria:



- ◆ Number of patients treated
- ◆ Complication and post-operative infection rates
- ◆ Public perception
- ◆ Hospital profiles

Enrollees about to have a procedure can use this information in conjunction with other resources, such as patient safety measures reported by hospitals to the Leapfrog Group: www.leapfroggroup.org. Also be sure to see other tips found on our web site. Always ask the advice of your physician on important health care decisions.

To access the Healthcare Advisor, visit the *Your Health* section of our web site www.mass.gov/gic. Follow the instructions and enter *quality* as your password.



Tufts Health Plan sponsored massages at this year's fairs. Denise Fitzgerald provides a relaxing break to an enrollee at the April 10 health fair.



Irma Bunker of Harvard Pilgrim Health Care checks an enrollee's blood pressure at the Bristol Community College health fair.

Letters to the Editor



"Just wanted to thank those responsible for the new updated (GIC Coordinator) manual. I will find it very helpful and was able to get rid of a lot of past correspondence as the manual is short and condensed and to the point. Keep up the great work."

Geri Massalski, Clinton District Court

"Given the renewed enthusiasm for the use of diuretics in the treatment of hypertension, patients and doctors should be alert to the fact that the thiazide diuretics and three of the four available loop diuretics all contain a sulfonamide molecule which makes them potentially dangerous to the "sulfa" allergic patient."

L. Parnes, M.D., Newton, MA

Editor's Note: Responsible physicians always ask about sulfa and other drug allergies. Thank you for the reminder and advice to our enrollees to be sure to let their doctors know about all of their allergies.

"I don't know what I would do without (the GIC). My wife and I are both retired state workers and it means so much to us to have (GIC coverage). Thank you to the staff for all that you do."

A. Wilcox, Monson, MA

The GIC welcomes your feedback. We will include selected letters in our newsletter. The GIC reserves the right to edit your comments for clarity and space considerations. All letters must be signed with your name and address. Send Letters to the Editor to Cynthia McGrath, Editor, *For Your Benefit*, Group Insurance Commission, PO Box 8747, Boston, MA 02114-8747.



The McCormack Building health fair was well attended with over 1000 enrollees visiting GIC vendor tables.



The Social Security Administration was a welcome addition to this year's health fairs. Donald Vinniti, Field Representative, and Sandra Carpenter, Technical Expert, of the Social Security's Fall River office answered enrollee questions at the April 9 health fair.



GIC Q & A Divorce and Remarriage

Q) I am a state employee or retiree who is getting divorced, what do I need to do?

A) Massachusetts General Law Chapter 32A, Section 11A requires that the GIC be notified of an enrollee's divorce. Employees must notify their GIC Coordinator, who are required to notify the GIC. Retirees must notify the GIC directly. Provide the following: Your name, GIC identification number (usually Social Security number), address, signature and date. Include your former spouse's last known home address and a copy of the following sections of the divorce decree: page with absolute date, health insurance language, and signature pages. The GIC will provide you and your former spouse with information about continuation coverage.

Q) I am a divorced state employee or retiree who is getting remarried (or my former spouse is getting remarried). What do I need to do?

A) Massachusetts General Law Chapter 32A, Section 11A requires that the GIC be notified of an enrollee's or the enrollee's former spouse's remarriage. Failure to notify the GIC of a remarriage will result in financial liabilities to you and/or your former spouse. Active employees must notify their GIC Coordinator, who is required to notify the GIC of the remarriage. Retirees must notify the GIC in writing of the remarriage. Send a copy of your new marriage certificate, if applicable, and your former spouse's last known home address, and a copy of the following sections of your divorce decree: page with absolute date, health insurance language, and signature pages.

For other common GIC questions and answers, including how to add your new spouse to your health plan, see the comprehensive Question and Answer section of our web site. Click on Your GIC Records from our home page www.mass.gov/gic.



The Boston Heart Party™ provided complimentary cholesterol screenings at this year's fairs.

Advanced Care Directives Not Just for Terminally Ill

If you were in a car accident or had a stroke or heart attack, does your family know what kinds of intervention you would want? Advanced care directives help patients control the type of care they receive if they are unable to communicate their wishes. Unfortunately, few people ever complete a directive, leaving loved ones to make life and death decisions on their behalf without guidance.

It is always a good idea to discuss end-of-life care with your physician and family members, particularly if you have a life-threatening condition. While these discussions are never easy, completing an advanced care directive and leaving copies with your family and physician helps to ensure that your wishes are carried out.

Advanced Care Directives vary from state to state. They come in two forms:

Living Will - this document spells out the kind of life-saving and life-sustaining care and treatment a patient wishes to receive in the event of future incapacitation or terminal illness. In Massachusetts, this provides evidence of patient wishes, but it is not legally binding.

Health Care Proxy - this legally binding document allows a patient to name someone of your choice to make health care decisions for you in the event you cannot speak for yourself. You can obtain a Health Care Proxy from your physician or hospital. You can also obtain a sample of the Massachusetts Proxy from the Hospice Federation of Massachusetts www.hospicefed.org.



Leapfrog Group Honors Eight Massachusetts Hospitals



(Left to right) Peter Slavin, MD, President Massachusetts General Hospital, Jim Conway, MD, Senior Vice President and Chief Operations Office, Dana-Farber Cancer Institute, Leslie Selbovitz, MD, Chief Medical Officer, Newton-Wellesley Hospital, Karen Johnson, RN, Manager, Performance Improvement, Baystate Medical Center, Janice Fitzgerald, MS, RN, Manager, Quality and Medical Management, Baystate Medical Center, Robert Cella, Jr., MD, Vice President Medical Affairs, Berkshire Health Systems, Michael Gustafson, MD, MBA, Executive Director, Center for Clinical Excellence, Brigham & Women's Hospital, and Marvin Lipschutz, MD, Senior Vice President Clinical Affairs, South Shore Hospital accept Leapfrog Safety Practices Awards for their hospital.

Eight Massachusetts Hospitals were recognized for their progress in implementing patient safety practices. The GIC hosted the presentations by the Leapfrog's Regional Employer Group, comprised of employers dedicated to improving patient safety. The feted hospitals have committed to the three Leapfrog patient safety standards, which are proven to reduce preventable medical errors in hospitals: computerized prescription orders, intensive care unit staffing by physicians certified in critical care medicine, and evidence-based referrals to hospitals that have extensive experience performing certain high-risk conditions and procedures.

Honored for meeting all 3 measures were:

- ◆ Brigham & Women's Hospital
- ◆ Massachusetts General Hospital
- ◆ Beth Israel Deaconess Medical Center

Honored for significant progress were:

- ◆ Baystate Medical Center of Springfield
- ◆ Berkshire Medical Center of Pittsfield
- ◆ Dana-Farber Cancer Institute
- ◆ Newton-Wellesley Hospital
- ◆ South Shore Hospital

For the latest patient safety progress of area hospitals, see the Leapfrog Group's web site: www.leapfroggroup.org.

Tips for Healthy Aging

Maintaining emotional and intellectual fitness is critical for healthy aging. People who are socially and emotionally isolated live a shorter life of poorer quality than people who are active in their community do. The following tips and resources can help you on your way to maximizing your later years.



Challenge Yourself Mentally: Exercise your brain by going back to school, participating in elder hostel programs, or taking a course. Read, use the Internet, play board games and solve crossword puzzles.

Keep Emotionally Fit: Stay involved with friends, neighbors and your community. Stay connected through volunteer work in your community or at your church or temple. Offer to help out at a local school or hospital. Or, provide part-time consulting expertise.



Stay Physically Fit: Do what you enjoy doing, always consulting with your physician before beginning a new exercise program. Walk, swim, take aqua aerobics classes, bicycle and lift weights.

Make and Keep Appointments with Your Doctor: Get checkups appropriate for your age group. Particularly if you have multiple chronic medical conditions, it's important to have a primary care physician who can coordinate your care. Write down questions and concerns to take with you to your visit. Jot down any symptoms you are having. Keep up with immunizations, such as flu shots.

Drive Safely: As we age, our reflexes get slower. If some driving situations are hard, such as at night, at rush hour, or on highways, avoid these types of conditions. Like all good drivers, don't drive under stress or when you're tired. Keep distractions, such as the radio, to a minimum. You may want to check out the American Association of Retired Persons Driver Safety Program (www.aarp.org) or the American Automobile Association's Safe Driving for Mature Operators course (www.aaa.com). If you are finding that other drivers often honk at you, you have had some accidents, or have had family, friends or doctors express concern about your driving, please think seriously about whether or not you are still a safe driver. Although giving up driving can be isolating, it can cut your costs (the cost to own the

average car is over \$6500 per year). Public transportation, community transportation, and taxi costs will probably be cheaper.



Manage Your Money Wisely: Consider using the services of a professional financial planner whom you trust, if managing money is not your forte. Don't divulge confidential information to strangers, nor count on "get rich quick" schemes.

Control Incontinence: Neurological, medical, psychological and environmental factors can all cause incontinence, the inability to control your bladder. Take measures to help control incontinence: drink plenty of fluids (which may seem counter-intuitive), use the bathroom before leaving the house or going to bed, lose weight, exercise, avoid caffeine, spicy foods and alcohol. Also check with your doctor about whether any of your medications may be contributing to incontinence.

Eat Wisely: Older people are at an increased risk of health problems from poor nutrition. Learn about nutrition and low-fat, low-cholesterol foods. If you are having difficulty preparing meals or shopping for food, consider a meal delivery program, shopping service, on-line food delivery, or hiring a home health aide to assist you. The Massachusetts Executive Office of Elder Affairs can direct you to local community resources: www.800ageinfo.com.



Keep Your Home Environment Safe: Tack down loose electrical cords or throw rugs. Be sure your home is adequately lit. Check to see if smoke detectors are in working condition.

For additional information about healthy aging, and for elder care resources, take advantage of the LifeBalance® program, provided by your life insurance benefits. Members of the Indemnity Plan, PLUS Plan, Indemnity Medicare Extension Plan (OME) and Commonwealth PPO also have EAP benefits and comprehensive web site resources through United Behavioral Health. If you are a manager or supervisor with employees preparing for retirement, Sue Cooper, the GIC's EAP Coordinator, provides complimentary seminars on easing into the transition of retirement. See page 7 for phone numbers, web sites and access codes.

Plan Web Site and Phone Number Changes Clip and Save the Adjacent Listing for Easy Reference

Web Site Address Change: UNICARE's new web site for Commonwealth Indemnity, Indemnity PLUS, and Indemnity Medicare Extension (OME) members is now www.unicare-cip.com. (The cip is short for Commonwealth Indemnity Plan.)

Phone Number Change: Tufts Health Plan's new phone number for Tufts HMO and Tufts Medicare Complement members is 1-800-870-9488. This number also continues to be the phone number for Commonwealth PPO enrollees to call for member service. This is a dedicated line for Commonwealth employees and retirees only. The number for Tufts Secure Horizons has not changed: 1-800-867-2000.

Families with Children with Special Needs May Be Contacted by Brandeis University

If you have a child with special needs, Brandeis University researchers may be contacting you over the summer on our behalf. The purpose of the study is to assess access to and satisfaction with specialized medical services within different health insurance plans. Participants will be asked to complete a written survey. The U.S. Department of Education and the National Institute on Disability and Rehabilitation Research are sponsoring this project with the GIC's and its Institutional Review Board's approval. It has been endorsed by the Massachusetts Public Health Association and the Department of Mental Retardation. We appreciate your participation.



The GIC's Judy Settana, Supervisor of Public Information, assists an enrollee with selecting a plan at the University of Massachusetts, Amherst health fair.

Benefit Access

Indemnity & PPO Plans

Commonwealth Indemnity Plan, Commonwealth Indemnity Plan PLUS, Commonwealth Indemnity Medicare Extension (OME) (UNICARE)	1-800-442-9300 www.unicare-cip.com
Commonwealth PPO (Tufts Health Plan)	1-800-870-9488 www.tuftshealthplan.com
Mental Health, Substance Abuse, EAP (UBH)	1-888-610-9039 www.liveandworkwell.com access code: 10910
Prescription Drugs (Express Scripts)	1-877-828-9744 www.express-scripts.com

GIC HMOs

Fallon Community Health Plan, Fallon Senior Plan Preferred	1-800-868-5200 www.fchp.org
Harvard Pilgrim Health Care	1-800-333-4742 www.harvardpilgrim.org
First Seniority	1-800-421-3550
Health New England, Health New England MedRate	1-800-310-2835 www.healthnewengland.com
Neighborhood Health Plan	1-800-462-5449 www.nhp.org
Tufts Health Plan, Tufts Medicare Complement	1-800-870-9488 www.tuftshealthplan.com
Tufts Secure Horizons	1-800-867-2000

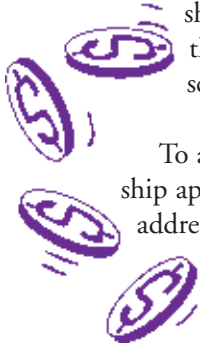
Other Benefits

Employee Assistance Program (EAP) Accessed by Managers and Supervisors (UBH)	617-558-3412 www.liveandworkwell.com access code: 10910
Health Care Spending Account (HCSA) Dependent Care Assistance Program (DCAP) (Sentinel Benefits)	1-800-819-9833 mass.gov/gic
Long Term Disability (LTD) (CNA)	1-866-847-6343 www.maemployeesltd.com
Life Insurance and AD&D (UNUM Provident)	Call the GIC x801 mass.gov/gic
LifeBalance®	1-800-854-1446 www.lifebalance.net password and ID: lifebalance
Medicare (Federal Program)	1-800-633-4227 www.medicare.gov
State Retirement Board	1-617-367-7770 mass.gov/treasury/srb.htm
GIC Retiree Dental Plan (Altus Dental)	1-800-722-1148 www.altusdental.com
GIC Retiree Vision Discount Plan (Davis Vision)	1-800-783-3594 www.davisvision.com
Dental Benefits for Managers, Executive Offices and Legislative Staff only (Delta)	1-800-553-6277 www.deltamass.com
Vision Benefits for Managers, Executive Offices and Legislative Staff only (Davis Vision)	1-800-650-2466 www.davisvision.com
Group Insurance Commission	1-617-727-2310 www.mass.gov/gic
TDD/TTY Access	1-617-227-8583

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Cynthia McGrath, Editor

Two \$2500 Scholarships Available for Commonwealth Employee and Retiree Children - Apply Now

If you are a current or retired Commonwealth of Massachusetts employee with a child enrolled in a two or four year undergraduate program, encourage your child to apply for one of two \$2500 scholarships. Tufts Health Plan, the administrator of the Commonwealth PPO, is sponsoring these scholarships, to be awarded in August.



To apply, have your child download the scholarship application from our web site. Or, send a self-addressed stamped envelope to the Scholarship Committee, GIC, PO Box 8747, Boston, MA 02114-8747. Scholarship applications, including the completed essay, and the most recent transcript (high school or college), and a letter of recommendation must be received at the GIC by July 30, 2003.

To apply, your student must meet the follow eligibility criteria (Children of GIC employees/retirees not eligible):

- ◆ Undergraduate student enrolled in a two or four-year public or private college or university
- ◆ Children of current active or retired Massachusetts state employees covered under their GIC family health plan - Indemnity, PLUS, PPO or any GIC HMO
- ◆ Minimum Grade Point Average of 3.0
- ◆ Demonstrated interest in a career in public service, preferably with a health care focus
- ◆ Scholarship recipient's parent or legal guardian must be a Massachusetts state employee or retiree at the time of award

See our web site for more details: www.mass.gov/gic

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GROUP INSURANCE COMMISSION

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